during the last three years is set out below :

(Amount in crores)
(No. of A/cs. in lakhs)

Year ended December	No. of A/cs.	Amount out-standing
1986	168.58	10137.91
1987	188.07	11712.50
1988	203.87 (Provisional)	13501.87

(b) In order to improve the recovery of their dues, banks have been advised to take measures like strengthening of the organisational structure, adopting schematic approach to lending, toning up pre-lending appraisal system, post lending supervision techniques and launching of recovery drives with the help of State Government. Banks have also been advised to create separate 'Recovery Cell' for a cluster of nearby branches for continuous and effective supervision and recovery where overdues exceed 50 per cent of demand and agricultural advances are sizeable. As a last resort, legal action is also taken against wilful defaulters for the recovery of outstanding overdues.

Receipt of Disbursement by Central Government from Denmark

974. SHRI PRITHIBI MAJHI: Will the Minister of FINANCE be pleased to state:

(a) whether India will receive Rs. 80 crores in 1989-90 from Denmark;

(b) whether any agreement has been signed in this regard on 17th March, 1989 in New Delhi; and

(c) if so, what are the salient features thereof?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) and (b) While no formal agreement has been concluded between the two governments, the annual disbursement ceiling indicated by Denmark for 1989-90 is IKR 400 million (Rs. 80 crores approximately) at the annual meeting concluded on 17.3.89 at New Delhi.

(c) The aid from Denmark will be in the form of outright grant, half of which is to be utilised for procurement of plants, machineries and other supplies from Denmark and the balance for implementation of poverty alleviation projects.

Exports to European and African Countries

975. SHRI PRITHIBI MAJHI: Will the Minister of COMMERCE be pleased to state:

(a) whether Government have recently formulated any plan to augment exports to European and African countries;

(b) if so, what are the broad features thereof; and

(c) the extent to which the plan has enhanced exports to the African countries ?

THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE (SHRI P. R. DAS MUNSHI) : (a) to (c) With a view to boost exports the Government